

**In the United States District Court  
for the Southern District of Georgia  
Brunswick Division**

IN RE:

MARVIN B. SMITH, III and  
SHARON H. SMITH

Debtors.

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MARVIN B. SMITH, III and  
SHARON H. SMITH,

Appellants,

v.

ATLANTIC SOUTHERN BANK and  
SAPELO SOUTHERN BANK,

Appellees.

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ON APPEAL FROM:

CASE NO. 07-20244-JSD  
(Chapter 7)

CV 211-058

**ORDER**

After an independent review of the record the Court concurs with the Bankruptcy Judge's report and recommendation. Accordingly, the report and recommendation is **ADOPTED** as the opinion of the Court. Dkt. No. 8. The Appellants' application to proceed *in forma pauperis* is **GRANTED**. Dkt. No. 3.

**SO ORDERED**, this 5th day of March, 2012.



LISA GODBEY WOOD, CHIEF JUDGE  
UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF GEORGIA